

**REMARKS**

This 2<sup>nd</sup> preliminary amendment supplements the preliminary amendment filed January 6, 2004.

With regard to the rejection of the claims in the parent application (application serial no. 09/635,321), for the reasons discussed below, it is submitted that such claims are patentably distinct and unobvious over the cited prior art.

Claims 1-15, 19 and 23-26 were rejected under 35 U.S.C. 103(a) as being unpatentable over Taylor (U.S. Patent 5,578,808) in view of Claus (U.S. Patent 5,461, 217) (Office Action dated October 22, 2003 of application serial no. 09/635,321). Contrary to the Examiner's assertions, it is submitted that Taylor does not disclose applicant's claimed step of loading transferee data as recited in independent claim 1. Similarly, Taylor does not disclose applicant's claimed step of loading beneficiary data as recited in independent claim 12. Likewise, Taylor does not disclose applicant's claimed feature of obtaining the identity of the transferee as recited in independent claims 1, 12 and 23. With each claim, the Examiner refers to Figure 4 of Taylor for disclosing these features. However, neither Figure 4 nor the corresponding discussion in Taylor discloses storing the identity of the transferee (or beneficiary) into a device record, or conversely accessing a device record to obtain the identity of a transferee.. As discussed in the reference, Taylor provides a multi-purpose card that replaces multiple cards. Figure 4 clearly illustrates that the card contains information about a number of credit cards, and information pertinent to each of those credit cards, such as pin, account number, expiration date, etc. But there is no discussion or

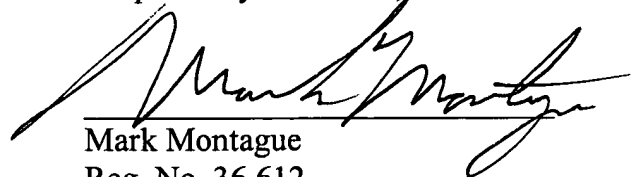
suggestion that the identity of a recipient or beneficiary is stored on the card, or anywhere else for that matter (e.g., at a central facility). Clearly, neither the holder of the card nor the issuer of credit cards such as Visa, American Express, etc. is the recipient or beneficiary of documents or money, as specified in applicant's claims. In addition, Claus does not disclose this deficiency of Taylor. Thus, independent claims 1, 12 and 23 are patentably distinct and unobvious over the combination of Taylor and Claus.

New claims 36 and 37 have been added. Claims 36 and 37 depend from claim 12 and recite features recited in original claim 16 (canceled), which was deemed to recite allowable subject matter in the parent application (application serial no. 09/635,321). The allowance of claims 36 and 37 is solicited.

New claims 38 - 87 are presented for consideration.

The allowance of this application is respectfully requested.

Respectfully submitted,



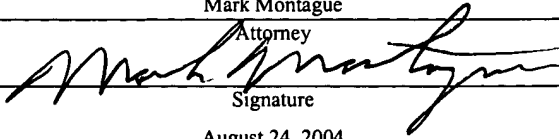
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